

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE: )  
KOETTER, LINDA ) CASE NO. 04-10455  
)  
) CHAPTER 7  
DEBTOR(S) )

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION  
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, the Trustee of the estate of the above-named Debtor(s), certifies under penalty of perjury, to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of his office, that the Trustee has examined all proofs of claims as appropriate in preparation for the proposed distribution, and that the proposed distribution attached herewith is proper and consistent with the law and rules of the court. The Trustee hereby applies for commission and expenses set forth herein and states that they are reasonable and proper.

I hereby authorize the Office of the United States Trustee to file by electronic means this Trustee's Final Report, Application for Compensation and Report of Proposed Distribution on my behalf, and I agree and acknowledge that the designation of my signature on this document, once filed, constitutes my valid signature for the purposes of 11 U.S.C. §704(9) and Fed. R. Bankr. Pro. 9011.

Therefore, the Trustee respectfully requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: February 28, 2005

/s/ Stephen J. Zayler  
Stephen J. Zayler  
Trustee

\*\*\*\*\*

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution.

United States Trustee

Date: \_\_\_\_\_

By: \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE:	)	
KOETTER, LINDA	)	CASE NO. 04-10455
	)	
	)	CHAPTER 7
DEBTOR(S)	)	

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION  
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: February 28, 2005

/s/ Stephen J. Zayler

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Stephen J. Zayler Trustee

## SCHEDULE A-1

FINAL ACCOUNT AS OF February 28, 2005

A. RECEIPTS	\$9,493.23
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### B. DISBURSEMENTS

(1) Secured creditors	0.00
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(2) Administrative	1,219.32
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(3) Priority	0.00
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(4) Other	0.00
-----------	------

TOTAL DISBURSEMENTS	\$1,219.32
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BALANCE OF FUNDS	\$8,273.91
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**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 1

Case No: 04-10455 BP1 Judge: BILL PARKER  
Case Name: KOETTER, LINDA

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 04/01/04 (f)  
341(a) Meeting Date: 05/24/04  
Claims Bar Date: 09/05/04

For Period Ending: 02/28/05

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. VOID (u)	Unknown	0.00		0.00	FA
2. HOMESTEAD 6498 Jefferson, Groves, Texas	119,000.00	0.00	DA	0.00	FA
3. RENTAL PROPERTY Proceeds from sale of rental property prior to filing bankruptcy. Remaining balance was used to pay bills.	210,000.00	15,564.14	DA	9,485.66	FA
4. CHECKING AND/OR SAVINGS ACCOUNT	1,900.47	0.00		0.00	FA
5. SECURITY DEPOSITS	150.00	0.00		0.00	FA
6. HOUSEHOLD GOODS	2,975.00	0.00		0.00	FA
7. BOOKS & PICTURES	600.00	0.00		0.00	FA
8. WEARING APPAREL	800.00	0.00		0.00	FA
9. FURS & JEWELRY	500.00	0.00		0.00	FA
10. INTEREST IN INSURANCE POLICIES	2,500.00	0.00		0.00	FA
11. IRA, RETIREMENT, OR PENSION FUNDS	1,007.61	0.00		0.00	FA
12. 305 SHARE OF STOCK WITH DYENGY CORP.	1,225.00	0.00		0.00	FA
13. 2004 CHEVY MALIBU	22,000.00	0.00	DA	0.00	FA
14. ANIMALS	200.00	0.00		0.00	FA
15. Post-Petition Interest Deposits (u)	Unknown	N/A		7.57	Unknown

	Gross Value of Remaining Assets		Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$ 362,858.08	\$ 15,564.14	\$ 9,493.23	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 12/31/04

Current Projected Date of Final Report (TFR): 12/31/04

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Page: 2

Case No: 04-10455 BP1 Judge: BILL PARKER  
Case Name: KOETTER, LINDA

Trustee Name: Stephen J. Zayler  
Date Filed (f) or Converted (c): 04/01/04 (f)  
341(a) Meeting Date: 05/24/04  
Claims Bar Date: 09/05/04

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Page: 1

Case No: 04-10455 BP1  
Case Name: KOETTER, LINDA

Trustee Name: Stephen J. Zayler  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*3218 Money Market - Interest Bearing

Taxpayer ID No: \*\*\*\*\*9930  
For Period Ending: 02/28/05

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD			0.00
06/04/04	3	LINDA KOETTER	PROCEEDS FROM SALE OF PROPERTY	9,485.66		9,485.66
06/30/04	15	BANK OF AMERICA	Interest Rate 0.100	0.60		9,486.26
07/30/04	15	BANK OF AMERICA	Interest Rate 0.100	0.80		9,487.06
08/31/04	15	BANK OF AMERICA	Interest Rate 0.100	0.81		9,487.87
09/30/04	15	BANK OF AMERICA	Interest Rate 0.100	0.78		9,488.65
10/29/04	15	BANK OF AMERICA	Interest Rate 0.100	0.80		9,489.45
11/30/04	15	BANK OF AMERICA	Interest Rate 0.100	0.78		9,490.23
12/01/04	000101	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	ATTORNEY FOR TRUSTEE FEES & EXPENSE PER COURT ORDER 11/29/04		944.32	8,545.91
12/31/04	15	BANK OF AMERICA	Interest Rate 0.100	0.73		8,546.64
01/31/05	15	BANK OF AMERICA	Interest Rate 0.100	0.73		8,547.37
02/02/05	000102	GREAK & ASSOCIATES CERTIFIED PUBLIC ACCOUNTANTS 1403 TURTLE CREEK DRIVE LUFKIN, TEXAS 75904	ACCOUNTANT FEES PER COURT ORDER 2/2/05		275.00	8,272.37
02/28/05	15	BANK OF AMERICA	INTEREST REC'D FROM BANK	1.54		8,273.91
02/28/05		Transfer to Acct #*****3457	Final Posting Transfer		8,273.91	0.00

Page Subtotals 9,493.23 9,493.23

**FORM 2**

Page: 2

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 04-10455 BP1  
Case Name: KOETTER, LINDA

Trustee Name: Stephen J. Zayler  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*3218 Money Market - Interest Bearing

Taxpayer ID No: \*\*\*\*\*9930  
For Period Ending: 02/28/05

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

COLUMN TOTALS	9,493.23	9,493.23	0.00
Less: Bank Transfers/CD's	<u>0.00</u>	<u>8,273.91</u>	
Subtotal	9,493.23	1,219.32	
Less: Payments to Debtors		<u>0.00</u>	
Net	9,493.23	1,219.32	

Page Subtotals 0.00 0.00

**FORM 2**

Page: 3

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 04-10455 BP1  
Case Name: KOETTER, LINDA

Trustee Name: Stephen J. Zayler  
Bank Name: BANK OF AMERICA  
Account Number / CD #: \*\*\*\*\*3457 Checking - Non Interest

Taxpayer ID No: \*\*\*\*\*9930  
For Period Ending: 02/28/05

Blanket Bond (per case limit): \$ 300,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/28/05		Transfer from Acct #*****3218	BALANCE FORWARD Transfer In From MMA Account	8,273.91		0.00 8,273.91

COLUMN TOTALS	8,273.91	0.00	8,273.91
Less: Bank Transfers/CD's	<u>8,273.91</u>	<u>0.00</u>	
Subtotal	0.00	0.00	
Less: Payments to Debtors		<u>0.00</u>	
Net	0.00	0.00	

	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market - Interest Bearing - *****3218		9,493.23	1,219.32	0.00
Checking - Non Interest - *****3457		0.00	0.00	8,273.91
		<u>9,493.23</u>	<u>1,219.32</u>	<u>8,273.91</u>
		=====	=====	=====
	(Excludes Account Transfers)		(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals                      8,273.91                      0.00



## SCHEDULE B

### APPLICATION FOR COMPENSATION

#### COMPUTATION OF COMMISSIONS

Receipts	\$9,493.23	25% of First \$5,000	\$1,250.00
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$4,493.23	10% of Next \$45,000	\$449.32
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3% of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$1,699.32

#### TRUSTEE EXPENSES:

Premium on Trustee's Bond	\$0.00
Travel (0.00 at 0.00cents per mile)	\$0.00
Copies (193.00 page at 0.25 cents per copy)	\$48.25
Postage	\$18.80
Telephone Charges	\$0.00
Clerical/Secretarial (3.40 at 25.00 per hour)	\$85.00
Paralegal/Assistance (0.00 at 0.00 per hour)	\$0.00
Supplies/Stationary	\$1.20
Distribution Expenses	\$0.00
Miscellaneous	\$0.00

TOTAL EXPENSES \$153.25

Records : Trustee did not take possession of  
business or personal records of Debtor.

x

Notice given debtor on  
to pick up business or personal records  
in hands of Trustee.

# Compensation and Expenses Worksheet

**Case Number: 04-10455 BP1**

**Debtor: KOETTER, LINDA**

## 1. COMPUTATION OF COMPENSATION

Total disbursements to other than the debtor are:

Pursuant to 11 U.S.C. § 326, compensation is computed as follows:			\$9,493.23
	\$9,493.23	25% of First \$5,000	\$1,250.00
Less -	\$5,000.00	(\$1,250 Maximum)	
Balance	\$4,493.23	10% of Next \$45,000	\$449.32
Less -	\$4,493.23	(\$4,500 Maximum)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less -	\$0.00	(\$47,500 Maximum)	
Balance	\$0.00	3% of Balance	\$0.00
TOTAL COMPENSATION CALCULATED:			\$1,699.32
Less Previously Paid Compensation:			\$0.00
TOTAL COMPENSATION REQUESTED:			\$1,699.32

## 2. TRUSTEE EXPENSES

The Trustee has incurred the following expenses:

10/20/04	COPY: Photocopy/Duplication Expense 10 pages @ 0.2500 / page	\$2.50
10/20/04	POST: Postage 5 each @ 0.3700 / each	\$1.85
12/02/04	POST: Postage 1 each @ 0.3700 / each	\$0.37
12/03/04	COPY: Photocopy/Duplication Expense 2 pages @ 0.2500 / page	\$0.50
01/05/05	POST: Postage 1 each @ 0.8300 / each	\$0.83
01/05/05	POST: Postage 1 each @ 1.2900 / each	\$1.29
01/10/05	COPY: Photocopy/Duplication Expense 85 pages @ 0.2500 / page	\$21.25
01/10/05	POST: Postage 21 each @ 0.3700 / each	\$7.77
01/10/05	POST: Postage 3 each @ 0.6000 / each	\$1.80
02/28/05	COPY: Photocopy/Duplication Expense 85 pages @ 0.2500 / page	\$21.25
02/28/05	COPY: Photocopy/Duplication Expense 11 pages @ 0.2500 / page	\$2.75
02/28/05	POST: Postage 2 each @ 1.5200 / each	\$3.04
02/28/05	POST: Postage 5 each @ 0.3700 / each	\$1.85
02/28/05	SEC: Secretarial Expense 3.4 @ 25.0000	\$85.00
02/28/05	SUPPLY: Supplies & Stationery 6 @ 0.2000 Manilla Folders	\$1.20

# Compensation and Expenses Worksheet

Case Number: 04-10455 BP1

Debtor: KOETTER, LINDA

## Expense Summary

COPY: Photocopy/Duplication Expense 193 pages @ 0.25 / page	\$48.25
POST: Postage 32 each @ 0.37 / each	\$11.84
POST: Postage 3 each @ 0.60 / each	\$1.80
POST: Postage 1 each @ 0.83 / each	\$0.83
POST: Postage 1 each @ 1.29 / each	\$1.29
POST: Postage 2 each @ 1.52 / each	\$3.04
SEC: Secretarial Expense 3.4 @ 25.00	\$85.00
SUPPLY: Supplies & Stationery 6 @ 0.20	\$1.20

TOTAL EXPENSES CALCULATED:	\$153.25
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Less Previously Paid Expenses:	\$0.00
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TOTAL EXPENSES REQUESTED:	\$153.25
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TOTAL EXPENSES AND COMPENSATION REQUESTED:	\$1,852.57
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DATED: 02/28/05

SIGNED \_\_\_\_\_ TRUSTEE: Stephen J. Zayler

P. O. Box 150743

Lufkin, TX 75915-0743

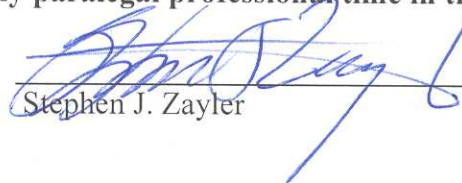
THE STATE OF TEXAS )

COUNTY OF )

BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

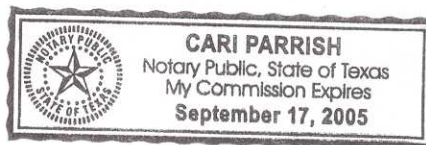
"I, Stephen J. Zayler, am the duly appointed Trustee in the Linda Koetter bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, and had numerous conferences and correspondence with the debtor, and the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

**All compensable paralegal time was submitted for consideration and by the Court in the Application for Compensation and Reimbursement for Expenses for Attorney for the Trustee. No Compensation was sought for any paralegal professional time in this report.**

  
\_\_\_\_\_  
Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 28th day of February, 2005.

  
\_\_\_\_\_  
NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

June 2, 2004 - Load asset, lien, and exemption information;  
(CP - .60)

June 4, 2004 - Open new account, load new account information;  
(CP - .10)

June 4, 2004 - Prepare W-9 Form;  
(CP - .20)

June 4, 2004 - Prepare deposit, post, and transmit;  
(CP - .20)

July 14, 2004 - Reconcile Bank Statement;  
(MB - .10)

August 13, 2004 - Reconcile Bank Statement;  
(CP - .10)

September 15, 2004 - Reconcile Bank Statement;  
(MB - .10)

October 6, 2004 - Load claim information;  
(CP - .50)

October 13, 2004 - Reconcile Bank Statement;  
(MB - .10)

November 10, 2004 - Reconcile Bank Statement;  
(MB - .10)

November 29, 2004 - Receive and review Order on Application to Pay  
Stephen J. Zayler;  
(CP - .20)

December 15, 2004 - Reconcile Bank Statement;  
(MB - .10)

January 14, 2005 - Reconcile Bank Statement;  
(MB - .10)

bankrupt.trustee.sec.cla

February 2, 2005 - Prepare check to Greak & Associates for accountant fees;

(CP - .20)

February 2, 2005 - Request Court Costs;

(CP - .10)

February 14, 2005 - Reconcile Bank Statement;

(MB - .10)

February 28, 2005 - Compile Trustee's Final Report for Submission to U. S. Trustee;

(CP - .30)

February 28, 2005 - Transfer funds from MMA to checking account at Bank of America and post accrued interest;

(CP - .20)

RECAP OF SECRETARIAL & CLERICAL TIME:

CARI PARRISH	-	2.70 hrs. @ \$25.00/per hr.	=	67.50
MILLIE REEVES	-	0.70 hrs. @ \$25.00/per hr.	=	<u>17.50</u>
TOTAL:		3.40 hrs. @ \$25.00/per hr.	= \$	85.00

ITEMIZATION OF TRUSTEE TIME

April 1, 2004 - Initial review of Schedules and Statement of Financial Affairs;

(SJZ - .20)

April 1, 2004 - Receipt of Notice of Appointment;

(SJZ - .10)

April 1, 2004 - Receipt and review of Notice of 341a meeting;

(SJZ - .10)

April 12, 2004 - Receive and review Notice of Appearance filed by Capital One Auto Finance Department;

(SJZ - .10)

May 23, 2004 - Review of file prior to conducting 341a meeting;

(SJZ - .10)

May 23, 2004 - Prepare sign-in sheet;

(SJZ - .10)

May 24, 2004 - Conduct 341a meeting- meeting continued to 6/2/04;

(SJZ - .20)

May 24, 2004 - Prepare proceeding memo;

(SJZ - .10)

June 1, 2004 - Review file prior to conducting 341a meeting;

(SJZ - .10)

June 1, 2004 - Prepare sign-in sheet;

(SJZ - .10)

June 2, 2004 - Conduct 341a meeting;

(SJZ - .20)

June 2, 2004 - Prepare proceeding memo;

(SJZ - .10)

June 2, 2004 - Receive and review amended Schedule B and C;

(SJZ - .10)

June 2, 2004 - Telephone conference with David Packard regarding transfer by Debtor to Son;

(SJZ - .10)

June 2, 2004 - Office conference with Trustee regarding transfer pre-petition;

(SJZ - .10)

June 4, 2004 - Request Bar Date;

(SJZ - .10)

June 4, 2004 - Review of W-9 for NationsBank and execute same;

(SJZ - .10)

June 4, 2004 - Review of deposit and initial deposit;  
(SJZ - .10)

June 8, 2004 - Office conference with Trustee regarding assets;  
(SJZ - .10)

June 8, 2004 - Review and execute Application to Employ Attorney for Trustee;  
(SJZ - .10)

June 9, 2004 - Receive and review Order Setting Bar Date;  
(SJZ - .10)

June 11, 2004 - Receive and review bank stamped deposit slip;  
(SJZ - .10)

June 30, 2004 - Receive and review Order to Employ Attorney for Trustee;  
(SJZ - .10)

July 14, 2004 - Receipt of and review bank statement;  
(SJZ - .10)

August 13, 2004 - Receipt of and review bank statement;  
(SJZ - .10)

September 15, 2004 - Receipt of and review bank statement;  
(SJZ - .10)

September 20, 2004 - Print off all claims and review documents in claims folder for legal sufficiency;  
(SJZ - .50)

October 5, 2004 - Review and execute Motion to Employ Greak & Sorrel as Accountants;  
(SJZ - .10)

October 13, 2004 - Receipt of and review bank statement;  
(SJZ - .10)

October 13, 2004 - Review and execute Application to Pay Attorney for Trustee;  
(SJZ - .10)

October 19, 2004 - Telephone conference from Debbie with the Bankruptcy Court regarding Withdrawal of Proof of Claim #4 of Household finance Services;  
(SJZ - .10)

October 19, 2004 - Prepare Withdrawal of Trustee's Objection to Claim #4;  
(SJZ - .30)

October 22, 2004 - Receive and review Order to Employ Greak and Sorrell as Accountants;  
(SJZ - .10)



October 27, 2004 - Receive and review Order Disallowing Claim #1;  
(SJZ - .10)

November 10, 2004 - Receipt of and review bank statement;  
(SJZ - .10)

November 29, 2004 - Receive and review Order to Pay Attorney for Trustee;  
(SJZ - .10)

November 29, 2004 - Review and execute check Stephen J. Zayler to Pay attorney fees and expenses;  
(SJZ - .10)

December 15, 2004 - Receipt of and review bank statement;  
(SJZ - .10)

December 28, 2004 - Telephone conference with Elizabeth at Greak & Associates regarding proceeds form sale;  
(SJZ - .10)

January 6, 2005 - Prepare Motion for Allowance of Compensation to Accountant with Exhibits and Order;  
(SJZ - .50)

January 10, 2005 - Electronic filing of Motion for Compensation of Accountant  
(SJZ - .20)

January 14, 2005 - Receipt of and review bank statement;  
(SJZ - .10)

February 2, 2005 - Receive and review Order to Pay Accountant;  
(SJZ - .10)

February 2, 2005 - Review and execute check to Greak & Sorrell for accountant fees;  
(SJZ - .10)

February 7, 2005 - Receive and review Bill of Court Costs;  
(SJZ - .10)

February 14, 2005 - Receipt of and review bank statement;  
(SJZ - .10)

TOTAL ITEMIZED TRUSTEE TIME: 6.00 hrs.

**Additional Trustee time to be incurred:**

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

Preparation of disbursement checks to creditors and Trustee fees and expenses;

Preparation of dividend letter to creditors;

Review additional bank statements;

Preparation of additional Form 1's and 2's as necessary;

Preparation of Trustee's Supplemental Final Report.

SCHEDULE C  
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C Sec. 507(a)(1) Court Costs and Fees -----	0.00	0.00	0.00	0.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate -----	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties -----	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements -----				
A. Trustee - Compensation	1,699.32	1,699.32	0.00	1,699.32
B. Trustee - Expense	153.25	153.25	0.00	153.25
C. ACCOUNTANT FEES	275.00	275.00	275.00	0.00
D. TRUSTEE ATTORNEY FEES	944.32	944.32	944.32	0.00
5. Court Special Charges (Excess Notices) -----	0.00	0.00	0.00	0.00
6. United States Trustee Fees -----	0.00	0.00	0.00	0.00
BkMk6				
TOTALS:	\$3,071.89	\$3,071.89	\$1,219.32	\$1,852.57

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION**

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In Re:

Linda Koetter

Bankruptcy Case:  
Chapter 7

04-10455 bp

Debtor(s):

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**BILL OF COURT COSTS**

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TO: Stephen Zayler  
123 E. Lufkin Avenue  
PO Box 150743  
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred filing fees, if applicable) are now due pursuant to 28 USC Section 1930, in the above case in the amount of **\$0** (Total Amount)

These costs are itemized as follows

**NOTICES**

\$0.25 per notice in excess of 50 notices mailed prior to 1/1/87. --

**\$0** (Prior to 1/1/87)

\$0.50 per notice for all notices mailed after to 1/1/87. --

**\$0** (After 1/1/87)

**NOTE:** For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES. (Do Not Bill for \$0.50 per notice)

**NOTE:** For all other Chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$0.50 per notice)

**PROCESSING CLAIMS**

**NOTE:** The fee of \$0.25 for clerical processing of each claim in excess of 10 in. cases filed under the Act or Code has been eliminated

**DEFERRED FILING FEES**

0(Deferred Adversaries) Chapter 7 Adversary Proceeding(s) filed @ \$120.00/\$150.00 each.  
**\$0**

Deferred Filing Fee - Motion To Reopen

**\$0**

**TOTAL AMOUNT DUE**

**\$0**

Check to be made payable to Clerk, U.S. Bankruptcy Court

Date: **February 3, 2005**

JAMES D. TOKOPH  
Clerk of Court

BY: JoAnne Judice  
Deputy Clerk

SCHEDULE D

SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor		Claim No. Name of Creditor	
000001	CAPITAL ONE AUTO FINANCE	000004	HOUSEHOLD FINANCIAL SERVICES, INC.
000005	KLEIN ISD	000006	N.W. HARRIS COUNTY MUD # 36

# SCHEDULE E

## PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1. For Credit extended - Sec. 364(e)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of adequate protection - Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" - Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. - Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans - Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Consumer deposits - Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7. Taxes - Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

# SCHEDULE E

## PARTIES AFFECTED:

Priority No. Name of Creditor		Priority No. Name of Creditor		
FILED UNSECURED CLAIMS TOTAL:	27,763.71	27,763.71	0.00	27,763.71
SUBORDINATED UNSECURED CLAIMS TOTAL:	0.00	0.00	0.00	0.00

EXHIBIT A  
ANALYSIS OF CLAIMS REGISTER

Case Number: 04-10455

Page 1

Date: February 28, 2005

Debtor Name: KOETTER, LINDA

Claim Class Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
025 TAF	STEPHEN J. ZAYLER ATTORNEY AT LAW P. O. BOX 150743 LUFKIN, TX 75915-0743	Administrative		\$944.32	\$944.32	\$0.00
025 AF	GREAK & ASSOCIATES CERTIFIED PUBLIC ACCOUNTANTS 1403 TURTLE CREEK DRIVE LUFKIN, TEXAS 75904	Administrative		\$275.00	\$275.00	\$0.00
000001	Capital One Auto Finance POB 201347 Arlington, TX 76006	Secured		\$27,241.06	\$0.00	\$27,241.06
000004	Household Financial Services, Inc. 636 Grand Regency Boulevard Brandon, FL 33509	Secured		\$159,442.74	\$0.00	\$159,442.74
000005	Klein ISD 7200 Spring-Cypress Rd Spring, TX 77379	Secured		\$6,796.55	\$0.00	\$6,796.55
000006	N.W. Harris County MUD # 36 11111 Katy Frwy.#725 Houston, TX 77079	Secured		\$3,769.02	\$0.00	\$3,769.02
000002 070 UC	Discover Bankruptcy Dept P.O. Box 8003 Hilliard, Ohio 43026	Unsecured		\$6,554.08	\$0.00	\$6,554.08
000003 070 UC	DIRECT MERCHANTS CREDIT CARD BANK CARDHOLDER SERVICES PO BOX 43730 BALTIMORE, MD 21236-0730	Unsecured		\$5,765.87	\$0.00	\$5,765.87
000007 070 UC	MBNA America Bank NA PO Box 15168 MS 1423 Wilmington, DE 19850	Unsecured		\$6,146.65	\$0.00	\$6,146.65
000008 070 UC	Citibank (USA) NA 4300 Westown Pkwy. West Des Moines, IA 50266	Unsecured		\$6,929.76	\$0.00	\$6,929.76
000009 070 UC	Capital One Bank PO Box 85167 Richmond, VA 23285	Unsecured		\$2,367.35	\$0.00	\$2,367.35
Case Totals:				\$226,232.40	\$1,219.32	\$225,013.08

Code #: Trustee's Claim Number, Priority Code, Claim Type

UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF TEXAS  
BEAUMONT DIVISION

IN RE:	)	
KOETTER, LINDA	)	CASE NO. 04-10455
	)	
	)	CHAPTER 7
DEBTOR(S)	)	

TRUSTEE'S REPORT OF  
PROPOSED FINAL DISTRIBUTIONS

The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$8,273.91
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$1,852.57
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$6,421.34
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$8,273.91
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

<u>/s/ Stephen J. Zayler</u>	(Trustee)
Stephen J. Zayler	



## PROPOSED DISTRIBUTION

Case Number: 04-10455 BP1  
Debtor Name: KOETTER, LINDA

Page 1

Date: February 28, 2005

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$8,273.91
	Stephen J. Zayler COMPENSATION	Admin		\$1,699.32	\$0.00	\$1,699.32	\$1,699.32	\$6,574.59
	Stephen J. Zayler EXPENSES	Admin		\$153.25	\$0.00	\$153.25	\$153.25	\$6,421.34
	STEPHEN J. ZAYLER	Admin	025	\$944.32	\$944.32	\$0.00	\$0.00	\$6,421.34
	GREAK & ASSOCIATES	Admin	025	\$275.00	\$275.00	\$0.00	\$0.00	\$6,421.34
000002	Discover	Unsec	070	\$6,554.08	\$0.00	\$6,554.08	\$1,515.86	\$4,905.48
000003	DIRECT MERCHANTS CREDIT CARD BANK	Unsec	070	\$5,765.87	\$0.00	\$5,765.87	\$1,333.56	\$3,571.92
000007	MBNA America Bank NA	Unsec	070	\$6,146.65	\$0.00	\$6,146.65	\$1,421.63	\$2,150.29
000008	Citibank (USA) NA	Unsec	070	\$6,929.76	\$0.00	\$6,929.76	\$1,602.75	\$547.54
000009	Capital One Bank	Unsec	070	\$2,367.35	\$0.00	\$2,367.35	\$547.54	\$0.00
<< Totals >>				\$30,835.60	\$1,219.32	\$29,616.28	\$8,273.91	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.